Case: 13-14070 Doc: 1 Filed: 09/10/13 Page: 1 of 47

B1 (Official Form 1)(04/13)											
	United S West			ruptcy Oklaho					Vol	luntary	Petition
Name of Debtor (if individual, Compston, Betty Jane	enter Last, First,	Middle):			Name	of Joint De	ebtor (Spouse	e) (Last, First	, Middle):		
All Other Names used by the Do (include married, maiden, and tr		3 years					used by the .			3 years	
FKA Betty Jane Horn; FKA Betty Jane Langer; FDBA Horncomp					(,			,		
Last four digits of Soc. Sec. or I (if more than one, state all)	ndividual-Taxpa	yer I.D. (I	TIN)/Com	plete EIN	Last fo	our digits o	f Soc. Sec. or	r Individual-	Гахрауег I.	D. (ITIN) N	lo./Complete EIN
Street Address of Debtor (No. a 3120 NW 15th Oklahoma City, OK	nd Street, City, a	nd State):			Street	Address of	Joint Debtor	(No. and St	reet, City, a	and State):	
•			Г-	ZIP Code 73107	_						ZIP Code
County of Residence or of the P	rincipal Place of	Business		73107	Count	y of Reside	ence or of the	Principal Pla	ace of Busi	ness:	_1
Mailing Address of Debtor (if d	ifferent from stre	et address	s):		Mailir	ng Address	of Joint Debt	tor (if differe	nt from stre	eet address):	
			Г	ZIP Code	-						ZIP Code
Location of Principal Assets of (if different from street address			•		•						
Type of Debtor				of Business			•	of Bankrup			ch
(Form of Organization) (Check one box) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.) (Check one box) □ Health Care Business □ Single Asset Real Estate as de in 11 U.S.C. § 101 (51B) □ Railroad □ Stockbroker □ Commodity Broker □ Clearing Bank			defined	☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt	er 7 er 9 er 11 er 12	of C	hapter 15 P a Foreign hapter 15 P	etition for R Main Proced etition for R Nonmain Pr	eding Recognition		
Chapter 15 Debte	ors	☐ Othe							e of Debts		
Country of debtor's center of main in Each country in which a foreign proby, regarding, or against debtor is p	oceeding	under	(Check box or is a tax-ex Title 26 of	mpt Entity , if applicable empt organiza the United Stal Revenue Coo	ation ites	defined "incurr	are primarily contains 11 U.S.C. § red by an indivioual, family, or	onsumer debts, § 101(8) as idual primarily	for		s are primarily ness debts.
Ŭ	(Check one box)		Check o		·	•	ter 11 Debt			
■ Full Filing Fee attached □ Filing Fee to be paid in installmentatach signed application for the debtor is unable to pay fee exceptorm 3A. □ Filing Fee waiver requested (application for the attach signed application for the	court's considerati pt in installments. I	on certifyin Rule 1006(t 7 individua	ng that the o). See Office ls only). Mu	ial Check i Check i Check a Check a Check a Check a Check a A B. A	ebtor is not f: ebtor's aggi- e less than Il applicable plan is bein cceptances	a small busi regate nonco \$2,490,925 (e boxes: ng filed with of the plan w		defined in 11 tages debts (except to adjustment) dependent of the adjustment of the	J.S.C. § 1010 cluding debts on 4/01/16	(51D). s owed to inside and every three	ders or affiliates) ee years thereafter). reditors,
Statistical/Administrative Info Debtor estimates that funds Debtor estimates that, after a there will be no funds availa	will be available any exempt prope	erty is exc	luded and	administrati		es paid,		THIS	SPACE IS	FOR COURT	USE ONLY
Estimated Number of Creditors	200-	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated Assets S0 to \$50,001 to \$100,000 \$500,000	1 to \$500,001 S 0 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					
Estimated Liabilities	1 to \$500,001 S 0 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					

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B1 (Official For	rm 1)(04/13)		Page 2
Voluntar	ry Petition	Name of Debtor(s):	
(This page mi	ust be completed and filed in every case)	Compston, Betty Jane	
1 0	All Prior Bankruptcy Cases Filed Within Las	t 8 Years (If more than two, atta	ach additional sheet)
Location Where Filed:	Western District of Oklahoma	Case Number: 97-10739	Date Filed: 1/29/97
Location Where Filed:		Case Number:	Date Filed:
Pe	ending Bankruptcy Case Filed by any Spouse, Partner, or	• Affiliate of this Debtor (If mor	re than one, attach additional sheet)
Name of Debi		Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A		Exhibit B
forms 10K a pursuant to and is reque	pleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 esting relief under chapter 11.) A is attached and made a part of this petition.	I, the attorney for the petitioner have informed the petitioner tha 12, or 13 of title 11, United Stat	named in the foregoing petition, declare that I it [he or she] may proceed under chapter 7, 11, es Code, and have explained the relief available er certify that I delivered to the debtor the notice September 6, 2013 Ebtor(s) (Date)
		James E. Palinkas 15	
	E1	l nibit C	
1	for own or have possession of any property that poses or is alleged to d Exhibit C is attached and made a part of this petition.	· · · ·	tifiable harm to public health or safety?
	Ext	nibit D	
_	pleted by every individual debtor. If a joint petition is filed, ea	-	tach a separate Exhibit D.)
	t D completed and signed by the debtor is attached and made	a part of this petition.	
If this is a jos	ont petition: t D also completed and signed by the joint debtor is attached a	and made a part of this petition.	
	Information Regardin	ng the Debtor - Venue	
	(Check any ap	=	
	Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for	al place of business, or principal	
	There is a bankruptcy case concerning debtor's affiliate, go	eneral partner, or partnership per	nding in this District.
	Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	s in the United States but is a de-	fendant in an action or
	Certification by a Debtor Who Reside (Check all app		roperty
	Landlord has a judgment against the debtor for possession		ecked, complete the following.)
	(Name of landlord that obtained judgment)		
	(
	(Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment	for possession, after the judgmen	nt for possession was entered, and
	Debtor has included with this petition the deposit with the after the filing of the petition.	court of any rent that would bec	come due during the 30-day period
_	Debtor certifies that he/she has served the Landlord with t	his certification. (11 U.S.C. § 36	52(1)).

Case: 13-14070 Doc: 1	Filed: 09/10/13 Page: 3 of 47
31 (Official Form 1)(04/13)	Name of Debtor(s):
Voluntary Petition	Compston, Betty Jane
(This page must be completed and filed in every case)	
Sign	natures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached. ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X Signature of Foreign Representative
Signature of Debtor Betty Jane Compston	Signature of Foreign Representative
	Distance of the property of th
X Signature of Joint Debtor	Printed Name of Foreign Representative
Signature of Joint Debtor	
	Date
Telephone Number (If not represented by attorney)	Signature of Non-Attorney Bankruptcy Petition Preparer
September 6, 2013	I declare under penalty of perjury that: (1) I am a bankruptcy petition
Date	preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for
X /s/ James E. Palinkas Signature of Attorney* X /s/ James E. Palinkas Signature of Attorney for Debtor(s) James E. Palinkas 15037 Printed Name of Attorney for Debtor(s) J.E. Palinkas, P.C.	compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
Firm Name	Printed Name and title, if any, of Bankruptcy Petition Preparer
318 N. Broadway Shawnee, OK 74801	Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition
Address	preparer.)(Required by 11 U.S.C. § 110.)
Email: jim@jepalinkas.com (405) 275-0216 Fax: (405) 275-0286 Telephone Number September 6, 2013 Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address X
Signature of Debtor (Corporation/Partnership)	Date
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above. Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:
X Signature of Authorized Individual	

Printed Name of Authorized Individual

Title of Authorized Individual

Date

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Western District of Oklahoma

In re	Betty Jane Compston		Case No.	
_		Debtor		
			Chapter	13
			-	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	2	86,000.00		
B - Personal Property	Yes	3	14,459.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		98,051.21	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		13,056.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			4,041.04
J - Current Expenditures of Individual Debtor(s)	Yes	1			2,501.00
Total Number of Sheets of ALL Schedules		15			
	To	otal Assets	100,459.00		
		·	Total Liabilities	111,107.21	

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Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Western District of Oklahoma

In re	Betty Jane Compston		Case No.		
•		Debtor			
			Chapter	13	
			=		

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 16)	4,041.04
Average Expenses (from Schedule J, Line 18)	2,501.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	4,508.22

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		500.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		13,056.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		13,556.00

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B6A (Official Form 6A) (12/07)

In re	Betty Jane Compston	Case No.
-	-	Debtor

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

3120 N.W. 15th St., OKC, OK, Further described as: (see attached)	Fee simple	-	86,000.00	86,500.00
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > **86,000.00** (Total of this page)

Total > **86,000.00**

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Return To: Betty J. Langer 3120 NW 15th Street Oklahoma City, OK 73107

WARRANTY DEED

(OKLAHOMA STATUTORY FORM)

File No.: 1589817-OK07 (SBC)

Doc Stamps: \$137.25 Tax ID#: 2898-06-454-1350

That Ronald Robert Fust and Joanne Frances Fust, Trustees of The Fust Family Living Trust, party(ies) of the first part, in consideration of the sum of TEN & NO/100------Dollars and other valuable considerations, in hand paid, the receipt of which is hereby acknowledged, do(es) hereby, grant, bargain, sell and convey unto Betty J. Langer, a single person, party(ies) of the second part, the following described real property and premises situated in Oklahoma County, State of Oklahoma, to wit:

BL

Lots Eight (8) and Nine (9), in Block Three (3), in Lots 1 to 6, inclusive, and Lots 24 to 28, inclusive, Block 2, and Lots 1 to 9 inclusive, and Lots 34 to 38 inclusive, Block 3, SHARTEL BOULEVARD ADDITION, to Oklahoma City, Oklahoma County, Oklahoma, according to the recorded plat thereof.

Property Address: 3120 NW 15th Street, Oklahoma City, OK 73107

Together with all the improvements thereon and the appurtenances thereunto belonging, and warrant the title to the same.

TO HAVE AND TO HOLD said described premises unto the said party(ies) of the second part, and to the heirs, successors and assigns, forever, free, clear and discharged of and from all former grants, charges, taxes, judgments, mortgages and other liens and encumbrances of whatsoever nature.

EXCEPT covenants, conditions, easements, restrictions and mineral, reservations or conveyances of record.

Signed and delivered this July 08, 2011.

The Fust Family Living Trust

Ronald Robert Fust, Trustee

Comme Frances Fust Trustee

loanne Frances Fust. Trustee

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B6B (Official Form 6B) (12/07)

In re	Betty Jane Compston	Case No	
_		Debtor	

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash	-	20.00
2.	Checking, savings or other financial	Checking - Arvest	-	164.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Co-op credit union	-	100.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Livingroom furniture, \$150; bedroom, \$1,000; kitchen, \$450; washer/dryer, \$200; diningroom, \$350; TV/DVD, \$200, Audio, \$50; and, home computer, \$50	-	2,450.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Books, etc.	-	100.00
6.	Wearing apparel.	x		
7.	Furs and jewelry.	x		
8.	Firearms and sports, photographic, and other hobby equipment.	x		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
10.	Annuities. Itemize and name each issuer.	X		
		(Tr	Sub-Tota of this page)	al > 2,834.00

2 continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Betty Jane Compston	Case No.	
•		Debtor	

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	Х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.		Horncomp (former husband opened an LLC account with Secretary of State, but never did do anything with it)	-	25.00
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Tot	al > 25.00
			(Tota	l of this page)	

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Betty Jane Compston	Case No.
_		,

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25	Automobiles, trucks, trailers, and other vehicles and accessories.	20	11 Dodge Caliber	-	11,600.00
26	Boats, motors, and accessories.	X			
27	Aircraft and accessories.	X			
28	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30	Inventory.	X			
31	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page)

Total > 14,459.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

11,600.00

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B6C (Official Form 6C) (4/13)

In re	Betty Jane Compston		Case No.	
-		Debtor	,	

Deone

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled (Check one box) ☐ 11 U.S.C. \$522(b)(2) ☐ 11 U.S.C. \$522(b)(3)	\$155,675. (Amount su	bject to adjustment on 4/1/	mption that exceeds /16, and every three years thereafte or after the date of adjustment.)
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property 3120 N.W. 15th St., OKC, OK, Further described as: (see attached)	Okla. Stat. tit. 31, §§ 1(A)(1),(2); Okla. Stat. tit. 31, § 2	0.00	86,000.00
<u>Cash on Hand</u> Cash	Okla. Stat. tit. 12, § 1171.1; Okla. Stat. tit. 31, § 1(A)(18)	20.00	20.00
Checking, Savings, or Other Financial Accounts, C Checking - Arvest	Certificates of Deposit Okla. Stat. tit. 8, § 7	164.00	164.00
Co-op credit union	Okla. Stat. tit. 12, § 1171.1; Okla. Stat. tit. 31, § 1(A)(18)	100.00	100.00
Household Goods and Furnishings Livingroom furniture, \$150; bedroom, \$1,000; kitchen, \$450; washer/dryer, \$200; diningroom, \$350; TV/DVD, \$200, Audio, \$50; and, home computer, \$50	Okla. Stat. tit. 31, § 1(A)(3)	2,450.00	2,450.00

Okla. Stat. tit. 31, § 1(A)(6)

Okla. Stat. tit. 31, § 1(A)(13)

Total:	2,882.79	100,434.00

100.00

48.79

Books, Pictures and Other Art Objects; Collectibles

<u>Automobiles, Trucks, Trailers, and Other Vehicles</u> 2011 Dodge Caliber

Books, etc.

100.00

11,600.00

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B6D (Official Form 6D) (12/07)

In re	Betty Jane Compston	Case No	
_		Debtor	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured

guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

				_				
(See instructions above.)	CODEBTOR	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	1 1	U T E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxx8090			07/08/2011		Ę			
Chase PO Box 78420 Columbus, OH 43224		-	First Mortgage 3120 N.W. 15th St., OKC, OK, Further described as: (see attached) Value \$ 86,000.00	-			86,500.00	500.00
Account No. xxx1820			02/2011					
Communications Fcu Attn Bankruptcy 4141 Nw Expwy Ste 200 Oklahoma City, OK 73116		-	Purchase Money Security 2011 Dodge Caliber					
			Value \$ 11,600.00				11,551.21	0.00
Account No.			Value \$					
Account No.								
			Value \$					
continuation sheets attached			(Total of t		tota pag		98,051.21	500.00
			(Report on Summary of Sc		Γota dule		98,051.21	500.00

Case: 13-14070 Doc: 1 Filed: 09/10/13 Page: 13 of 47 B6E (Official Form 6E) (4/13) In re **Betty Jane Compston** Case No.

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

Debtor

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to

priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federa Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Betty Jane Compston		Case No.	
		Debtor		

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

			is to report on this senedule 1.					
CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community	Ğ	U	P		
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	C H H		N G	GD_	ISPUTED		AMOUNT OF CLAIM
Account No. xxxxxxxxxx8881			02/2013	T	A T E D		Ī	
Bill Me Later PO 2394 Omaha, NE 68103		_	personal loan		D			104.00
Account No. xxxxxxxxxxx4225			Opened 12/01/99 Last Active 7/23/13	\forall			1	
Capital 1 Bank Attn: Bankruptcy Dept. Po Box 30285 Salt Lake City, UT 84130		_	Credit Card					1,552.00
Account No. xxxxxxxxxxxx0373			Opened 1/01/11 Last Active 6/25/13 Credit Card					
Chase (Slate) Po Box 15298 Wilmington, DE 19850		-						
				Ш		L	_	1,553.00
Account No. xxx0116 Deaconess Hospital Dept 96-0133 Oklahoma City, OK 73196-0133		_	04/2013 medical - husband					400.00
_2 continuation sheets attached			(Total of t	Subt			,	3,609.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Betty Jane Compston	Case No.	
-		Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	U N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	LIQUID	SPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx1889			04/2013	Т	A T E D		
Deaconness Physicians Services 5501 N. Portland Ave. Oklahoma City, OK 73112		-	medical - husband		D		35.00
Account No. xxxxxxxxx5420	╁		Opened 10/01/07 Last Active 6/07/13	+			33.00
Dsnb Macys 9111 Duke Blvd Mason, OH 45040		-	Charge Account				
							552.00
Account No. xxx6498 Midwest City Regional 2825 Parklawn Dr Oklahoma City, OK 73110		_	06/13 medical				2,013.00
Account No. xxxxxxxxxxxx6224 Security Bankcard Ctr Po Box 6139 Norman, OK 73070		-	Opened 8/01/12 Last Active 6/10/13 Credit Card				
			249242				2,553.00
Account No. xxxxxxx1652 St. Anthony PO 505135 Saint Louis, MO 63150		-	04/2013 medical - husband				1,248.00
Sheet no. 1 of 2 sheets attached to Schedule of				Sub	tota	ıl	6,401.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Betty Jane Compston	Case No	
•		Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	, , ,	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UZLLQULDA	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx-xx-1870				06/2013]⊤	T E		
St. Anthony Emergency Physicians PO 189016 Fort Lauderdale, FL 33318		-		medical bill		D		1,560.00
Account No. xxxxx7282		H		Opened 11/01/10 Last Active 7/14/13	\vdash			
Td Bank Usa/targetcred Po Box 673 Minneapolis, MN 55440		-		Credit Card				
								1,486.00
Account No.								
Account No.								
Sheet no. _2 of _2 sheets attached to Schedule of					Sub			3,046.00
Creditors Holding Unsecured Nonpriority Claims				(Total of t	his	pag	ge)	3,046.00
				(Report on Summary of So		ota lule		13,056.00

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B6G (Official Form 6G) (12/07)

In re	Betty Jane Compston	Case No	
-		Debtor ,	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case: 13-14070 Doc: 1 Filed: 09/10/13 Page: 18 of 47

B6H (Official Form 6H) (12/07)

In re	Betty Jane Compston	Case No.	
-	· · · · · · · · · · · · · · · · · · ·	, Debtor	

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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B6I (Off	icial Form 6I) (12/07)			
In re	Betty Jane Compston		Case No.	
		Debtor(s)		

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEP	STOR AND SE	POUSE		
Divorced	RELATIONSHIP(S): Daughter Daughter	AGE(S): 18 21			
Employment:	DEBTOR	•	SPOUSE		
Occupation	RN				
Name of Employer	Integris				
How long employed	5-months				
Address of Employer	3300 N.W. Hwy. (405) 949-4045 Oklahoma City, OK 73112-4481				
	ge or projected monthly income at time case filed)		DEBTOR		SPOUSE
	y, and commissions (Prorate if not paid monthly)	\$	5,531.20	\$	N/A
2. Estimate monthly overtime		\$	0.00	\$	N/A
3. SUBTOTAL		\$_	5,531.20	\$	N/A
4. LESS PAYROLL DEDUCT					
a. Payroll taxes and socia	al security	\$ _	1,031.50	\$	N/A
b. Insurance		\$_	458.66	\$	N/A
c. Union dues		\$_	0.00	\$	N/A
d. Other (Specify):		\$_	0.00	\$	N/A
		3 _	0.00	\$	N/A
5. SUBTOTAL OF PAYROLI	L DEDUCTIONS	\$_	1,490.16	\$	N/A
6. TOTAL NET MONTHLY	ТАКЕ НОМЕ РАУ	\$	4,041.04	\$	N/A
7. Regular income from operat	tion of business or profession or farm (Attach detailed statement)	\$	0.00	\$	N/A
8. Income from real property	,	\$	0.00	\$	N/A
9. Interest and dividends		\$	0.00	\$	N/A
dependents listed above	support payments payable to the debtor for the debtor's use or that	t of \$	0.00	\$	N/A
11. Social security or governm (Specify):	nent assistance	\$	0.00	\$	N/A
	_	<u> </u>	0.00	\$	N/A
12. Pension or retirement inco	ome	\$	0.00	\$	N/A
13. Other monthly income		_			
(Specify):		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
14. SUBTOTAL OF LINES 7	THROUGH 13	\$	0.00	\$	N/A
15. AVERAGE MONTHLY I	NCOME (Add amounts shown on lines 6 and 14)	\$_	4,041.04	\$	N/A
16. COMBINED AVERAGE	MONTHLY INCOME: (Combine column totals from line 15)		\$	4,041.0	04

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Off	icial Form 6J) (12/07)			
In re	Betty Jane Compston		Case No.	
		Debtor(s)	_	

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time

case filed. Prorate any payments made bi-wee expenses calculated on this form may differ fr				rage monthly
☐ Check this box if a joint petition is filed a expenditures labeled "Spouse."	and debtor's spouse maintains a se	eparate household. Co	omplete a separate	schedule of
1. Rent or home mortgage payment (include	lot rented for mobile home)		\$	0.00
a. Are real estate taxes included?	Yes	No X		
b. Is property insurance included?	Yes	No X		
2. Utilities: a. Electricity and heating for	uel		\$	300.00
b. Water and sewer			\$	66.00
c. Telephone			\$	105.00
d. Other Cable w/interne	t		_ \$	175.00
3. Home maintenance (repairs and upkeep)			\$	100.00
4. Food			\$	600.00
5. Clothing			\$	100.00
6. Laundry and dry cleaning			\$	50.00
7. Medical and dental expenses			\$	150.00
8. Transportation (not including car payment			\$	430.00
9. Recreation, clubs and entertainment, news	papers, magazines, etc.		\$	107.00
10. Charitable contributions			\$	0.00
11. Insurance (not deducted from wages or in		nts)	Ф	0.00
a. Homeowner's or renter's			\$	0.00
b. Life			\$	0.00
c. Health			\$	0.00
d. Auto			\$	133.00
e. Other				0.00
12. Taxes (not deducted from wages or inclu	ded in home mortgage payments)		Ф	0.00
(Specify)	110		<u> </u>	0.00
13. Installment payments: (In chapter 11, 12, plan)	and 13 cases, do not list paymen	ts to be included in th		
a. Auto			\$	0.00
			_ \$	0.00
c. Other			_ \$	0.00
14. Alimony, maintenance, and support paid			\$	0.00
15. Payments for support of additional depen			\$	0.00
16. Regular expenses from operation of busing			\$	0.00
17. Other Repayment 401K w/Fidelity (di	rect withdrawal-checking acco	u)		185.00
Other			_ \$	0.00
18. AVERAGE MONTHLY EXPENSES (T if applicable, on the Statistical Summary of C 19. Describe any increase or decrease in expense.)	Certain Liabilities and Related Da	ta.)		2,501.00
following the filing of this document: 20. STATEMENT OF MONTHLY NET INC.		o occur within the yea		
a. Average monthly income from Line 15 of			\$	4,041.04
b. Average monthly expenses from Line 18			\$	2,501.00
c. Monthly net income (a. minus b.)			\$	1,540.04

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B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Western District of Oklahoma

In re	Betty Jane Compston			Case No.				
			Debtor(s)	Chapter	13			
	DECLARATION CO	ONCERN	IING DEBTOR'S SO	HEDULI	ES			
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR								
I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets, and that they are true and correct to the best of my knowledge, information, and belief.								
Date	September 6, 2013	Signature	/s/ Betty Jane Compston Betty Jane Compston Debtor	n				

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (04/13)

United States Bankruptcy Court Western District of Oklahoma

In re	Betty Jane Compston		Case No.	
		Debtor(s)	Chapter	13

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$20,970.00 2013 YTD: Debtor Integris & OU HSC

\$33,512.00 2012: Debtor OU HSC

\$33,799.00 2011: Debtor Integris & OU HSC

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

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B7 (Official Form 7) (04/13)

2

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

 NAME AND ADDRESS
 DATES OF

 OF CREDITOR
 PAYMENTS
 AMOUNT PAID

 Chase
 07/2013
 \$1,200.00

 PO Box 78420
 Columbus, OH 43224

AMOUNT STILL OWING \$86,500.00

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
TRANSFERS TRANSFERS OWING

NAME AND ADDRESS OF CREDITOR

None c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT NATURE OF COURT OR AGENCY STATUS OR AND CASE NUMBER PROCEEDING AND LOCATION DISPOSITION In Re The Marriage of BETTY JANE HORN V. Oklahoma County District Court, OKC, Dissolution of Dissolution DAVID ERIC HORN, FD-2013-2966 Marriage granted 08/14/2013

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

e a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

J.E. Palinkas, P.C. James E. Palinkas 318 N. Broadway Shawnee, OK 74801 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 08/13/2013 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$1,000 (\$281 filing fee, \$33
credit report & \$686.00 toward
attorney fee)

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10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

Credit Union One Oklahoma City, OK 73112

Arvest Oklahoma City, OK 73112

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER. AND AMOUNT OF FINAL BALANCE checking 32159

checking with former husband

AMOUNT AND DATE OF SALE OR CLOSING \$27, closed 08/02/2013

\$525, closed 08/02/2013

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER **Keaton Langer**

1140 N.W. 38th St Oklahoma City, OK 73118 DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY **Arvest Bank - OKC**

\$150 bank account for minor child

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NAME AND ADDRESS OF OWNER Olivia Langer 1140 N.W. 38th Oklahoma City, OK 73118

DESCRIPTION AND VALUE OF PROPERTY \$100 bank account

LOCATION OF PROPERTY

Arvest - OKC

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

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18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

NAME (ITIN)/ COMPLETE EIN

ADDRESS

NATURE OF BUSINESS

Medical business that

BEGINNING AND ENDING DATES

3120 NW 15th St. Oklahoma City, OK 73107

never got started

10/2012 - present

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

Horncompe, LLC

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

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20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

DATE OF INVENTORY

21 . Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

RECORDS

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS

DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

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25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date September 6, 2013 Signature Signature Betty Jane Compston
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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United States Bankruptcy Court Western District of Oklahoma

In	re Betty Jane Compston		Case No.	
		Debtor(s)	Chapter	13
	DISCLOSURE OF COMP	ENSATION OF ATTO	RNEY FOR DI	EBTOR(S)
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2 compensation paid to me within one year before the fi be rendered on behalf of the debtor(s) in contemplation	ling of the petition in bankruptcy,	or agreed to be paid	to me, for services rendered or to
				3,500.00
	Prior to the filing of this statement I have receive	d	\$	686.00
	Balance Due		\$	2,814.00
2.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4.	■ I have not agreed to share the above-disclosed cor	npensation with any other person	unless they are mem	bers and associates of my law firm
	☐ I have agreed to share the above-disclosed competed copy of the agreement, together with a list of the results.			
5.	In return for the above-disclosed fee, I have agreed to	render legal service for all aspect	s of the bankruptcy	case, including:
	 a. Analysis of the debtor's financial situation, and ren b. Preparation and filing of any petition, schedules, st c. Representation of the debtor at the meeting of cred d. [Other provisions as needed] Negotiations with secured creditors to reaffirmation agreements and applicated 522(f)(2)(A) for avoidance of liens on head 	tatement of affairs and plan which itors and confirmation hearing, and preduce to market value; ex- tions as needed; preparation	n may be required; and any adjourned hea emption planning	rings thereof;
5.	By agreement with the debtor(s), the above-disclosed Representation of the debtors in any cany other adversary proceeding.			es, relief from stay actions or
		CERTIFICATION		
this	I certify that the foregoing is a complete statement of a sbankruptcy proceeding.	any agreement or arrangement for	payment to me for re	epresentation of the debtor(s) in
Dat	ted: September 6, 2013	/s/ James E. Pali		
		James E. Palinka		
		J.E. Palinkas, P.0 318 N. Broadway		
		Shawnee, OK 74	801	_
		(405) 275-0216 F jim@jepalinkas.c	Fax: (405) 275-028	6
		jiiii@jepaiiiikas.c	OIII	

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UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF OKLAHOMA

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total Fee \$306)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

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Form B 201A, Notice to Consumer Debtor(s)

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a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$46 administrative fee: Total fee \$1,213)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

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B 201B (Form 201B) (12/09)

United States Bankruptcy Court Western District of Oklahoma

	Western D	strict of Oklaho	ma		
In re	Betty Jane Compston		Case No.		
		Debtor(s)	Chapter	13	
	CERTIFICATION OF NOT UNDER § 342(b) OF			(S)	
Code.	Certific I (We), the debtor(s), affirm that I (we) have received	ation of Debtor and read the attache	ed notice, as required b	y § 342(b) of the Bankrup	icy
Betty .	Jane Compston	X /s/ Betty J	ane Compston	September 6, 20	13
Printed	d Name(s) of Debtor(s)	Signature of	of Debtor	Date	
Case N	No. (if known)	X			
		Signature of	of Joint Debtor (if any)	Date	

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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United States Bankruptcy Court Western District of Oklahoma

		Western District of Oktanoma	·	
re	Betty Jane Compston		Case No.	
		Debtor(s)	Chapter	13
	VERI	FICATION OF CREDITOR	MAIRIX	
bo	ove-named Debtor hereby verifies t	hat the attached list of creditors is true and	correct to the best	of his/her knowledge.
te:	September 6, 2013	/s/ Betty Jane Compston		
		Betty Jane Compston		
		Signature of Debtor		

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B 22C (Official Form 22C) (Chapter 13) (04/13)

In re	Betty Jane Compston	According to the calculations required by this statement:
	Debtor(s)	☐ The applicable commitment period is 3 years.
Case N	Number:	■ The applicable commitment period is 5 years.
	(If known)	■ Disposable income is determined under § 1325(b)(3).
		☐ Disposable income is not determined under § 1325(b)(3).
		(Check the boxes as directed in Lines 17 and 23 of this statement.)

CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

		Par	t I.	REPORT OF IN	CO	Ml	E			
1	a. Unm	ling status. Check the box that applies a arried. Complete only Column A ("Debied. Complete both Column A ("Debte	otor	's Income'') for L	ine	s 2-	10.			
	All figures calendar n the filing.	must reflect average monthly income re nonths prior to filing the bankruptcy case If the amount of monthly income varied total by six, and enter the result on the a	ceiv , en dur	red from all source ding on the last da ring the six months	s, d y of	eri f th	ved during the six e month before	(Column A Debtor's Income	Column B Spouse's Income
2	Gross was	ges, salary, tips, bonuses, overtime, con	nmis	ssions.				\$	4,508.22	\$
3	enter the d profession number les	om the operation of a business, profess ifference in the appropriate column(s) of or farm, enter aggregate numbers and pross than zero. Do not include any part of on in Part IV.	Lin Ovio	ne 3. If you operate de details on an att	mo ach	ore me	than one business nt. Do not enter a	, 		
	a. Gro	oss receipts	\$	0.00	\$		Spouse			
		linary and necessary business expenses	\$	0.00	\$					
	c. Bus	siness income	Su	btract Line b from	Lir	ne a		\$	0.00	\$
4	a. Gro	other real property income. Subtract riate column(s) of Line 4. Do not enter a operating expenses entered on Line be observed by the second of	a nu as :	mber less than zer a deduction in Pa Debtor 0.00	o.] rt I \$	Do V.	Spouse	\$	0.00	\$
5	-		150	actract Effic 8 from	1 131	110		*		
		lividends, and royalties.						\$	0.00	\$
6	Pension a	nd retirement income.						\$	0.00	\$
7	expenses of purpose. debtor's sp	Ints paid by another person or entity, of the debtor or the debtor's dependent Do not include alimony or separate main ouse. Each regular payment should be reolumn A, do not report that payment in C	ts, ir itena epor	ncluding child sup ance payments or a ted in only one col	po i mo	rt p unt	aid for that s paid by the	\$	0.00	\$
8	However, benefit un	ment compensation. Enter the amount if you contend that unemployment compeler the Social Security Act, do not list the instead state the amount in the space belo	ensa e an	ation received by y	ou	or	our spouse was a			
	11	yment compensation claimed to								

9	Income from all other sources. Specify source on a separate page. Total and enter on Line 9. maintenance payments paid by your spouse, separate maintenance. Do not include any be payments received as a victim of a war crime, conternational or domestic terrorism.	Do not include alimor but include all other penefits received under the	ny or separate ayments of alimony or ne Social Security Act or			
		Debtor	Spouse			
	a. b.	\$ 8	\$ \$	1	0	
	Subtotal. Add Lines 2 thru 9 in Column A, and	1 -	<u>'</u>	•	00 \$	
10	in Column B. Enter the total(s).	u, ii Colullii B is comp	eted, add Lines 2 tillough 9	\$ 4,508.2	\$	
11	Total. If Column B has been completed, add L the total. If Column B has not been completed.			\$		4,508.22
	Part II. CALCULATI			PERIOD		
12	Enter the amount from Line 11				\$	4,508.22
13	Marital Adjustment. If you are married, but at calculation of the commitment period under § 1 enter on Line 13 the amount of the income listed the household expenses of you or your depended income (such as payment of the spouse's tax liad ebtor's dependents) and the amount of income on a separate page. If the conditions for entering a.	1325(b)(4) does not requed in Line 10, Column lents and specify, in the ability or the spouse's subsected to each purpoing this adjustment do not \$\\$	uire inclusion of the income 3 that was NOT paid on a re- lines below, the basis for ex- apport of persons other than se. If necessary, list addition	e of your spouse, egular basis for cluding this the debtor or the		
	b. c.	\$ \$				
	Total and enter on Line 13	ĮΨ			\$	0.00
14	Subtract Line 13 from Line 12 and enter the	result.			\$	4,508.22
15	Annualized current monthly income for § 13 enter the result.	25(b)(4). Multiply the	amount from Line 14 by the	e number 12 and	\$	54,098.64
16	Applicable median family income. Enter the r information is available by family size at www.				Ψ	2 1,00010 1
	a. Enter debtor's state of residence:	OK b. Enter d	ebtor's household size:	3	\$	53,500.00
17	Application of § 1325(b)(4). Check the applica ☐ The amount on Line 15 is less than the am top of page 1 of this statement and continue ☐ The amount on Line 15 is not less than the at the top of page 1 of this statement and continued.	nount on Line 16. Che with this statement. e amount on Line 16.	ck the box for "The applicate Check the box for "The app			•
	Part III. APPLICATION OF	§ 1325(b)(3) FOR DE	TERMINING DISPOSAB	LE INCOME		
18	Enter the amount from Line 11.				\$	4,508.22
19	Marital Adjustment. If you are married, but at any income listed in Line 10, Column B that we debtor or the debtor's dependents. Specify in the payment of the spouse's tax liability or the spoudependents) and the amount of income devoted separate page. If the conditions for entering this a. b. c.	as NOT paid on a regulate lines below the basis use's support of persons at to each purpose. If necessity is the purpose is the purpose of th	ar basis for the household e for excluding the Column E other than the debtor or the cessary, list additional adjus	xpenses of the s income(such as e debtor's		
	Total and enter on Line 19.				\$	0.00
20	Current monthly income for § 1325(b)(3). Su	ıbtract Line 19 from Lin	ne 18 and enter the result.		\$	4,508.22

21		lized current monthly inc ne result.	ome for § 1325(b)(3). N	Multip	oly the amount from Line	20 by the number 12 and	\$	54,098.64
22	Applic	able median family incom	e. Enter the amount from	m Lin	e 16.		\$	53,500.00
23	■ The 132	e amount on Line 21 is not	re than the amount on 1 of this statement and 2 more than the amoun	Line comp t on I	22. Check the box for "D lete the remaining parts of ine 22. Check the box fo	f this statement. r "Disposable income is no	t deter	rmined under §
	132	25(b)(3)" at the top of page			DEDUCTIONS FR		ts IV,	v, or vi.
					ds of the Internal Revo			
24A	Enter i applica bankru on you	nal Standards: food, appar in Line 24A the "Total" amo able number of persons. (T ptcy court.) The applicable in federal income tax return al Standards: health care	rel and services, houselount from IRS National his information is availa number of persons is the plus the number of any	Standable at a nur	ng supplies, personal care ards for Allowable Living www.usdoj.gov/ust/ or fr the that would currently tional dependents whom y	e, and miscellaneous. g Expenses for the from the clerk of the be allowed as exemptions ou support.	\$	1,234.00
24B	Out-of Out-of www.u who ar older. (be allo you su Line c	-Pocket Health Care for per- -Pocket Health Care for per- lasdoj.gov/ust/ or from the content of the ender 65 years of age, and (The applicable number of the wed as exemptions on your poort.) Multiply Line al by Line al by Line al the definition of the wed as exemptions or your poort.) Multiply Line al by Line al the definition of the wed and content of the wed as exemptions or your poort.) Authorized the wed the wed as exemptions or your poort.	rsons under 65 years of rsons 65 years of age or lerk of the bankruptcy cd enter in Line b2 the appersons in each age cate federal income tax returned b2 to obtain a total ame b2 to obtain a total ame	age, a older ourt.) oplica egory ern, pl al amo ount f	nd in Line a2 the IRS Nat. (This information is available Enter in Line b1 the applible number of persons whis the number in that categus the number of any additional for persons under 65, or persons 65 and older, a	ional Standards for lable at icable number of persons o are 65 years of age or gory that would currently tional dependents whom and enter the result in nd enter the result in Line		
	Perso	ns under 65 years of age		Pers	ons 65 years of age or ol	der		
	a1.	Allowance per person	60	a2.	Allowance per person	144		
	b1.	Number of persons	3	b2.	Number of persons	0		
	c1.	Subtotal	180.00	c2.	Subtotal	0.00	\$	180.00
25A	Utilitie availab the nur any add	Standards: housing and uses Standards; non-mortgage ole at www.usdoj.gov/ust/onber that would currently be ditional dependents whom standards: housing and uses and Utilities Standards.	expenses for the applic or from the clerk of the be allowed as exemption you support. tilities; mortgage/rent	able coankrus on y	ounty and family size. (Taptcy court). The applicable our federal income tax relase. Enter, in Line a below	This information is the family size consists of turn, plus the number of turn, the amount of the IRS	\$	529.00
25B	availab the nur any ad- debts s not en	ng and Utilities Standards; is the at www.usdoj.gov/ust/ of the that would currently be ditional dependents whom secured by your home, as stater an amount less than zero.	or from the clerk of the bee allowed as exemption you support); enter on Lated in Line 47; subtractoro.	s on y ine b t Line	ptcy court) (the applicable your federal income tax ret the total of the Average N b from Line a and enter the	e family size consists of turn, plus the number of Monthly Payments for any he result in Line 25B. Do		
		IRS Housing and Utilities Average Monthly Payment				964.00		
		home, if any, as stated in L	ine 47	, , , , ,	\$	854.74	¢	400.00
		Net mortgage/rental expen		****	Subtract Line b f		\$	109.26
26	25B do Standa	Standards: housing and uppers not accurately compute rds, enter any additional antion in the space below:	the allowance to which	you a	re entitled under the IRS I	Housing and Utilities		
	1						\$	0.00

	Local Standards: transportation; vehicle operation/public transportation expense allowance in this category regardless of whether you pay the regardless of whether you use public transportation.			
	Check the number of vehicles for which you pay the operating expens	ses or for which the operating expenses are		
27A	included as a contribution to your household expenses in Line 7. \square 0			
	If you checked 0, enter on Line 27A the "Public Transportation" amo Transportation. If you checked 1 or 2 or more, enter on Line 27A the Standards: Transportation for the applicable number of vehicles in the Census Region. (These amounts are available at www.usdoj.gov/ust/	e "Operating Costs" amount from IRS Local e applicable Metropolitan Statistical Area or	\$	244.00
27B	Local Standards: transportation; additional public transportation for a vehicle and also use public transportation, and you contend that your public transportation expenses, enter on Line 27B the "Public To Standards: Transportation. (This amount is available at www.usdoj.gc court.)	you are entitled to an additional deduction for ransportation" amount from the IRS Local	\$	0.00
	Local Standards: transportation ownership/lease expense; Vehicle you claim an ownership/lease expense. (You may not claim an owner vehicles.) ■ 1 □ 2 or more.			
28	Enter, in Line a below, the "Ownership Costs" for "One Car" from the (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy Monthly Payments for any debts secured by Vehicle 1, as stated in Lithe result in Line 28. Do not enter an amount less than zero.	court); enter in Line b the total of the Average		
	a. IRS Transportation Standards, Ownership Costs	\$ 517.00		
	Average Monthly Payment for any debts secured by Vehicle b. 1, as stated in Line 47	\$ 220.11		
	c. Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$	296.89
29	Enter, in Line a below, the "Ownership Costs" for "One Car" from the (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy Monthly Payments for any debts secured by Vehicle 2, as stated in Li the result in Line 29. Do not enter an amount less than zero.	court); enter in Line b the total of the Average		
	a. IRS Transportation Standards, Ownership Costs	\$ 0.00		
	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47 c. Net ownership/lease expense for Vehicle 2	\$ 0.00 Subtract Line b from Line a.	\$	0.00
			Ф	0.00
30	Other Necessary Expenses: taxes. Enter the total average monthly e state, and local taxes, other than real estate and sales taxes, such as in security taxes, and Medicare taxes. Do not include real estate or sale	come taxes, self employment taxes, social	\$	773.33
31	Other Necessary Expenses: involuntary deductions for employment deductions that are required for your employment, such as mandatory uniform costs. Do not include discretionary amounts, such as volu	retirement contributions, union dues, and	\$	0.00
32	Other Necessary Expenses: life insurance. Enter total average mon life insurance for yourself. Do not include premiums for insurance any other form of insurance.		\$	13.02
33	Other Necessary Expenses: court-ordered payments. Enter the tot pay pursuant to the order of a court or administrative agency, such as include payments on past due obligations included in line 49.		\$	0.00
34	Other Necessary Expenses: education for employment or for a phythe total average monthly amount that you actually expend for educate education that is required for a physically or mentally challenged depproviding similar services is available.	ion that is a condition of employment and for	\$	0.00
35	Other Necessary Expenses: childcare. Enter the total average mont	hly amount that you actually expend on		
33	childcare - such as baby-sitting, day care, nursery and preschool. Do		\$	0.00

36	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 24B. Do not include payments for health insurance or health savings accounts listed in Line 39.	\$	0.00
37	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service-to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.	\$	0.00
38	Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 through 37.	\$	3,379.50
	Subpart B: Additional Living Expense Deductions Note: Do not include any expenses that you have listed in Lines 24-37		
	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.		
39	a. Health Insurance \$ 443.04		
	b. Disability Insurance \$ 0.00		
	c. Health Savings Account \$ 0.00		
	Total and enter on Line 39	\$	443.04
	If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below:		
	Continued contributions to the core of household or family members. Extends to the total manufacture and the core of household or family members.		
40	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Do not include payments listed in Line 34.	\$	0.00
41	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.	. \$	0.00
42	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.	\$	0.00
43	Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$156.25 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.	\$	0.00
44	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.	\$	0.00
45	Charitable contributions. Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. §		0.00
	170(c)(1)-(2). Do not include any amount in excess of 15% of your gross monthly income.	\$	0.00

			Subpart C: Deductions for De	bt I	Payment			
47	own, check sched case,	list the name of creditor, iden k whether the payment include duled as contractually due to e divided by 60. If necessary,	ms. For each of your debts that is secured tify the property securing the debt, state the staxes or insurance. The Average Month each Secured Creditor in the 60 months for this tadditional entries on a separate page.	he A lly Pa llow	verage Monthly ayment is the to ing the filing of	Payment, and tal of all amounts the bankruptcy	7	
	Payn	Name of Creditor	Property Securing the Debt		Average Monthly Payment	Does payment include taxes or insurance		
	a.	Chase	3120 N.W. 15th St., OKC, OK, Further described as: (see attached)	\$	854.74	■yes □no		·
	b.	Communications Fcu	2011 Dodge Caliber	\$	220.11 otal: Add Lines	□yes ■no	\$	1,074.85
48	moto your paym sums	or vehicle, or other property ned deduction 1/60th of any amounts listed in Line 47, in order in default that must be paid in	ns. If any of debts listed in Line 47 are se cessary for your support or the support or the "cure amount") that you must pay or to maintain possession of the property. In order to avoid repossession or foreclosust additional entries on a separate page.	f you the The	r dependents, yo creditor in addit cure amount wo	ou may include in ion to the uld include any		
	a.	Name of Creditor Chase	Property Securing the Debt 3120 N.W. 15th St., OKC, OK, Further described as: (see attached)		\$	he Cure Amount 43.33 Total: Add Lines	\$	43.33
49	prior	ity tax, child support and alim	claims. Enter the total amount, divided only claims, for which you were liable at uch as those set out in Line 33.), of all priority	claims, such as		0.00
		oter 13 administrative expenting administrative expense.	ses. Multiply the amount in Line a by the	amo	ount in Line b, a	nd enter the		
50	a. b.	Current multiplier for your issued by the Executive O	r Chapter 13 plan payment. r district as determined under schedules ffice for United States Trustees. (This www.usdoj.gov/ust/ or from the clerk of	\$ x		1,540.00 3.40		
	c.		rative expense of chapter 13 case	То	tal: Multiply Li	nes a and b	\$	52.36
51	Tota	l Deductions for Debt Paymo	ent. Enter the total of Lines 47 through 5	0.			\$	1,170.54
			Subpart D: Total Deductions f	ron	n Income			
52	Tota	l of all deductions from inco	me. Enter the total of Lines 38, 46, and 5	1.			\$	4,993.08
		Part V. DETERM	IINATION OF DISPOSABLE I	NC	OME UNDI	ER § 1325(b)(2)	
53	Tota	l current monthly income. E	Enter the amount from Line 20.				\$	4,508.22
54	paym	nents for a dependent child, re	ly average of any child support payments ported in Part I, that you received in acco sary to be expended for such child.				, \$	0.00
55	wage		Enter the monthly total of (a) all amount d retirement plans, as specified in § 541(b) cified in § 362(b)(19).				f \$	0.00
56	Tota	l of all deductions allowed u	nder § 707(b)(2). Enter the amount from	Lin	e 52.		\$	4,993.08

	w. ıst	d the resulting expenses in lines a-c below. es and enter the total in Line 57. You must you must provide a detailed explanation	is no reasonable alternative, describe the special circums is no reasonable alternative, describe the special circumstance cessary, list additional entries on a separate page. Total the exide your case trustee with documentation of these expenses e special circumstances that make such expense necessary a	
		Amount of Expense	Nature of special circumstances	57
		\$		
	_	\$ \$		
0.00		Total: Add Lines		
4,993.08	e \$	s on Lines 54, 55, 56, and 57 and enter the	l adjustments to determine disposable income. Add the ame	58
-484.86	\$	om Line 53 and enter the result.	thly Disposable Income Under § 1325(b)(2). Subtract Line	59
		e stated in this form, that are required for the	Part VI. ADDITIONAL or Expenses. List and describe any monthly expenses, not other	
§	ne under § age monthly	the stated in this form, that are required for the duction from your current monthly income age. All figures should reflect your average	er Expenses. List and describe any monthly expenses, not other u and your family and that you contend should be an addition b)(2)(A)(ii)(I). If necessary, list additional sources on a separation. Total the expenses.	
§	ne under § age monthly	te stated in this form, that are required for the duction from your current monthly income age. All figures should reflect your average Monthly Amount	Expenses. List and describe any monthly expenses, not other and your family and that you contend should be an addition b)(2)(A)(ii)(I). If necessary, list additional sources on a separate	60
§	ne under § age monthly	the stated in this form, that are required for the duction from your current monthly income age. All figures should reflect your average	er Expenses. List and describe any monthly expenses, not other u and your family and that you contend should be an addition b)(2)(A)(ii)(I). If necessary, list additional sources on a separation. Total the expenses.	60
§	ne under § age monthly	te stated in this form, that are required for the duction from your current monthly income age. All figures should reflect your average Monthly Amount	er Expenses. List and describe any monthly expenses, not other u and your family and that you contend should be an addition b)(2)(A)(ii)(I). If necessary, list additional sources on a separation. Total the expenses.	60
§	ne under § age monthly	e stated in this form, that are required for the duction from your current monthly income age. All figures should reflect your average Monthly Amount \$ \$ \$ \$ \$	er Expenses. List and describe any monthly expenses, not other u and your family and that you contend should be an addition b)(2)(A)(ii)(I). If necessary, list additional sources on a separation. Total the expenses. Expense Description	60
§	ne under § age monthly	e stated in this form, that are required for the duction from your current monthly income age. All figures should reflect your average Monthly Amount \$ \$ \$ \$ \$	er Expenses. List and describe any monthly expenses, not other u and your family and that you contend should be an addition b)(2)(A)(ii)(I). If necessary, list additional sources on a separation. Total the expenses.	60
§	ne under § age monthly	Monthly Amount \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	er Expenses. List and describe any monthly expenses, not other u and your family and that you contend should be an addition b)(2)(A)(ii)(I). If necessary, list additional sources on a separation. Total the expenses. Expense Description	60
§ aly expense for	ne under § age monthly	Monthly Amount \$ \$ \$ \$ \$ and d \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	Expenses. List and describe any monthly expenses, not other u and your family and that you contend should be an addition b)(2)(A)(ii)(I). If necessary, list additional sources on a separatiem. Total the expenses. Expense Description Total: Add Lines a, Part VII. VERII	60
§ aly expense for	ne under § age monthly unt joint case, l	Monthly Amount \$ \$ \$ \$ \$ and d \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	Expenses. List and describe any monthly expenses, not other u and your family and that you contend should be an addition b)(2)(A)(ii)(I). If necessary, list additional sources on a separation. Total the expenses. Expense Description Total: Add Lines a, Part VII. VERII	60

Current Monthly Income Details for the Debtor

Debtor Income Details:

Income for the Period 03/01/2013 to 08/31/2013.

Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: **Employment**

Income by Month:

6 Months Ago:	03/2013	\$4,579.39
5 Months Ago:	04/2013	\$4,579.39
4 Months Ago:	05/2013	\$3,210.19
3 Months Ago:	06/2013	\$853.40
2 Months Ago:	07/2013	\$5,530.12
Last Month:	08/2013	\$8,296.80
	Average per month:	\$4,508.22

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University of Oklahoma HSC P.O.BOX 26901 Oklahoma City OK 73190		Pay Gro Pay Be Pay End	gin Date: 04/01/2013	Of Month		Business Unit: OUHSC Check #: 00000000005 Check Date: 04/30/2013	91273	
							ederal	OK State
Betty J Horn			502166 COM350-Obstetrics and Gyneco	nlogy		Marital Status: Allowances:	Single 2	Single 2
3120 NW15th St Oklahoma City OK 73107-0001			Oklahoma City	огову		Addl. Pct:	4	- 1
Chianonia duy dia 12111 1211	Job	Title:	Nurse,Research Registered			Addl. Amt:		
	Pay	Rate:	\$3,839.17 Monthly		İ			
		HOURS AND	EARNINGS			TA	XES	
		Currer	==	YTD				
Description	Rate	How		<u>Hours</u> 552.00	Earnings 12.344.42	<u>Description</u> Fed Withholding	<u>Current</u> 225.83	<u>YTD</u> 931.22
Regular Monthly Pay Paid Leave	22.149040	40.0	2,953.21 0 885.96	120.00	2.657.87	Fed MED/EE	43.13	175.43
Medical Credit	22.147040	10.0	714.52		2,858.08	Fed OASDI/EE	184.43	750.11
Dental Credit			20.32		81.28	OK Withholdng	83.00	342.00
Life Credit			5.18		20.72			
AD&D Credit			0.20 0.00	16.00	0.80 354.39			
Holiday Pay Incentive Earns-Other			0.00	10.00	200.00			
TOTAL:		40.0	0 4,579.39	688.00	18,517.56	TOTAL:	536.39	2,198.76
BEFORE-TAX DED	UCTIONS		AFTER-TAX	DEDUCTIONS		EMPLOYER PAID BENEFITS		
Description	Current	YTD	Description	Current	YTD		Current	YTD
Blue Lines HMO	1,270.80	5,083.20 763.44	Child AD&D Ins After Tax Spouse AD&D Ins After Tax	0.02 0.12	0.08 0.48		2.85 • 10.35	18.90 33.90
Alternate - Before Tax Vision Service Plan Before Tax	190.86 33.16	132.64	Spouse AD&D ins After tax	0.12	0.40	401a Defined Contribution	247.13	988.52
Life	5.18	20.72				OTRS-Sheltered	412.67	1,667.78
Supplemental Life Deduction	6.90	27.60						
AD&D - Before Tax	1.40	5.60						
LTD - Before Tax	12.67 50.00	50.68 200.00						
Supplemental Retirement Prgm Health Care Reimbursement	75.00	300.00				İ		
OTRS-Sheltered	337.86	1.365.44						
Parking - Basic - Pre-Tax	22.00	88.00						
TOTAL:	2,005.83	8,037.32	TOTAL:	0.14	0.56	*TAXABLE		
TO	TAL GROSS	FED TA	XABLE GROSS	TOTAL TA		TOTAL DEDUCTIONS		NET PAY
Current	4,579.39		2,586.76		6.39	2,005.97		2,037.03
	18,517,56		10,533.04	2,19	8.76	8,037.88		8,280.92
YTD	10,517.50							
YEAR-TO-DATE PTO He	OURS	ESL HOURS				Y DISTRIBUTION		
YEAR-TO-DATE PTO He Start Balance	OURS 43.3	0.2	Payment Type	1072	Account Type	Y DISTRIBUTION Account Number		Amount
YEAR-TO-DATE PTO HO Start Balance + Earned	OURS 43.3 72.0	0.2 0.0		273				Amount 2,037.03
YEAR-TO-DATE PTO He Start Balance	OURS 43.3	0.2	Payment Type	273	Account Type			

MESSAGE: Payday is April 30th. Remember to check your bank account on payday.

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University of Oklahoma HSC P.O.BOX 26901 Oklahoma City OK 73190		Pay F	Group: EOM-Regular End 0 Begin Date: 05/01/2013 End Date: 05/31/2013	Of Month		Business Unit: OUHSC Check #: 00000000099 O5/31/2013		OV.5:
	15		502166				deral mried	OK State Married
Betty J Horn		ployee ID: partment:	COM350-Obstetrics and Gyneco	loov	1	Allowances:	4	4
3120 NW15th St Oklahoma City OK 73107-0001		ation:	Oklahoma City	logy		Addl. Pct:	4	")
Okianoma City Ok 73107-0001		Title:	Nurse, Research Registered					1
		Rate:	\$3,839.17 Monthly		ļ	Addl. Amt:		
			ID EARNINGS			TAX	KES	
		Curi		YTD		Description	Current	YTD
Description	Rate	Ho	eurs Earnings	Hours 648.00	Earnings 14,337.20	Fed Withholding	0.00	931.22
Regular Monthly Pay	22 140040		1,992.78 3.00 177.19	128.00	2,835.06	Fed MED/EE	23.76	199.19
Paid Leave Medical Credit	22.149040	•	714.52	120.00	3,572.60	Fed OASDI/EE	101.61	851.72
Dental Credit			20.32		101.60	OK Withholdng	0.00	342.00
Life Credit			5.18		25.90	3		
AD&D Credit			0.20		1.00			
Incentive Earns-Other			300.00		500.00			
Holiday Pay			0.00	16.00	354.39			
TOTAL:			3,210.19	792.00	21,727,75	TOTAL:	125.37	2,324.13
IOTAL:			5,50		,:-::-			
BEFORE-TAX DEI				DEDUCTIONS			AID BENEFITS	
Description	Current	YTD	Description	Current	YTD		Current	YTD
Blue Lincs HMO	1,270.80	6,354.00	Child AD&D Ins After Tax	0.02	0.10 0.60		113.60 284.18	1,102.12
Alternate - Before Tax	190.86	954.30 165.80	Spouse AD&D Ins After Tax	0.12	0.00	Life*	284.18 0.00	1,951.96 18.90
Vision Service Plan Before Tax AD&D - Before Tax	33.16 1.40	7.00				Supplemental Life Deduction		33.90
Supplemental Retirement Prgm	50.00	250.00				Supplemental Life Deduction	0.00	33.70
Health Care Reimbursement	75.00	375.00						
OTRS-Sheltered	232.67	1,598.11						
Life	0.00	20.72						
Supplemental Life Deduction	0.00	27.60						
LTD - Before Tax	0.00	50.68						
Parking - Basic - Pre-Tax	0.00	88.00						
TOTAL:	1,853.89	9,891.21	TOTAL:	0.14	0.70	*TAXABLE		
TO	TAL GROSS	FED 7	TAXABLE GROSS	TOTAL TAX		TOTAL DEDUCTIONS		NET PAY
	3,210.19		1,356.30	125.		1,854.03		1,230.79
Current			11,889.34	2,324	.13	9,891.91		9,511.71
Current YTD	21,727.75		· · · · · · · · · · · · · · · · · · ·					
		ESL HOUR				DISTRIBUTION		
YTD	OURS 43.3	0	.2 Payment Type		Account Type	Y DISTRIBUTION Account Number		Amount
YEAR-TO-DATE PTO H Start Balance + Earned	OURS 43.3 90.0	0	.2 Payment Type .0 Check #000000009977					Amount 1,230.79
YEAR-TO-DATE PTO H Start Balance + Earned - Taken	43.3 90.0 112.0	0 0 0.	.2 Payment Type .0 Check #000000009977		Account Type			
YEAR-TO-DATE PTO H Start Balance + Earned	OURS 43.3 90.0	0 0 0. 0	.2 Payment Type .0 Check #000000009977		Account Type			

MESSAGE: Payday is May 31st. Remember to check your bank account on payday.

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University of Oklahoma HSC P.O.BOX 26901 Oklahoma City OK 73190		Pay	Group: EOM-R Begin Date: 05/02/20 End Date: 06/01/20			ŀ	Check #: (OUHSC 000000000287390 06/12/2013		
							TAX DATA: Marital Status:	Federal Married		OK State Married
Betty J Horn		nployee ID: partment:	502166 COM350-Obstetrics	and Gunecology			Maritai Status:	Married 4		Married 4
3120 NW15th St Oklahoma City OK 73107-0001		cation:	Oklahoma City	and Cynecology			Addl. Pct:	7		•
Oklaholia Chy Ok 75107 5001		b Title:	Nurse, Research Regi	stered			Addl. Amt:			
	Pa	y Rate:	\$3,839.17 Monthly				rtan. rtiin.			
		HOURS A	ND EARNINGS					TAXES		
		Cur			YTD					
Description	Rate		ours Earnings	Hours	Earn		<u>Description</u>	2	Current	YTD
Paid Leave	22.149040		8.53 853.40	166.53	3,68	0.00	Fed Withholding Fed MED/EE		0.00 12.38	931.22 211.57
Paid Leave Adjustments	22.149040	1	7.19 380.74 0.00	648.00	14,33		Fed OASDI/EE		52.91	904.63
Regular Monthly Pay Medical Credit			0.00	040.00	3,57		OK Withholdng		0.00	342.00
Dental Credit			0.00			1.60	•			
Life Credit			0.00		2	5.90				
AD&D Credit			0.00			1.00				
Holiday Pay			0.00	16.00		4.39				
Incentive Earns-Other			0.00		50	0.00				
TOTAL:		5	5.72 853.40	830.53	22,58	1.15	TOTAL:		65.29	2,389.42
BEFORE-TAX DE	DUCTIONS		Al	TER-TAX DEDUCT	TIONS		EM	PLOYER PAID E	BENEFITS	
Description	Current		Description		urrent	YTD	Description		Current	YTD
Blue Lines HMO	0.00		Child AD&D Ins A		0.00	0.10	401a Defined Cor	itribution	0.00	1,102.12
Alternate - Before Tax	0.00		Spouse AD&D Ins	Atter Tax	0.00	0.60	OTRS-Sheltered Life*		0.00 0.00	1,951.96 18.90
Vision Service Plan Before Tax AD&D - Before Tax	0.00 0.00						Supplemental Life	• Deduction®	0.00	33.90
Supplemental Retirement Prgm	0.00						Supplemental Like	Deduction.	0.00	33.90
Health Care Reimbursement	0.00									
OTRS-Sheltered		3/5,(871				•				
I UIKS-SHEKETEG	0.00									
Life C1RS-Sheltered	0.00 0.00	1,598.11								
Life Supplemental Life Deduction	0.00 0.00	1,598.11 20.72 27.60								
Life Supplemental Life Deduction LTD - Before Tax	0.00 0.00 0.00	1,598.11 20.72 27.60 50.68								
Life Supplemental Life Deduction	0.00 0.00 0.00 0.00	1,598.11 20.72 27.60 50.68 88.00								
Life Supplemental Life Deduction LTD - Before Tax	0.00 0.00 0.00	1,598.11 20.72 27.60 50.68	TOTAL:		0.00	0.70	*TAXABLE			
Life Supplemental Life Deduction LTD - Before Tax Parking - Basic - Pre-Tax TOTAL:	0.00 0.00 0.00 0.00 0.00 DTAL GROSS	1,598.11 20.72 27.60 50.68 88.00 9,891.21	TAXABLE GROSS	TOT	TAL TAXES	0.70	*TAXABLE TOTAL DEDUC			NET PAY
Life Supplemental Life Deduction LTD - Before Tax Parking - Basic - Pre-Tax TOTAL:	0.00 0.00 0.00 0.00 0.00 DTAL GROSS 853.40	1,598.11 20.72 27.60 50.68 88.00 9,891.21	TAXABLE GROSS 853.40	тот	FAL TAXES 65.29	0.70	TOTAL DEDUC	0.00		788.11
Life Supplemental Life Deduction LTD - Before Tax Parking - Basic - Pre-Tax TOTAL:	0.00 0.00 0.00 0.00 0.00 DTAL GROSS	1,598.11 20.72 27.60 50.68 88.00 9,891.21	TAXABLE GROSS	тот	65.29 2,389.42		TOTAL DEDUC			
Life Supplemental Life Deduction LTD - Before Tax Parking - Basic - Pre-Tax TOTAL: Current YTD YEAR-TO-DATE PTO H	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	1,598.11 20.72 27.60 50.68 88.00 9,891.21 FED	853.40 12,742.74		65.29 2,389.42	ET PAY	TOTAL DEDUC 9 DISTRIBUTION	0.00 ,891.91		788.11 10,299.82
Life Supplemental Life Deduction LTD - Before Tax Parking - Basic - Pre-Tax TOTAL: TC Current YTD YEAR-TO-DATE PTO H Start Balance	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	1,598.11 20.72 27.60 50.68 88.00 9,891.21 FED	RS Payment T	ype	65.29 2,389.42 NE Account	ET PAY	TOTAL DEDUC	0.00 ,891.91		788.11 10,299.82 Amount
Life Supplemental Life Deduction LTD - Before Tax Parking - Basic - Pre-Tax TOTAL: TC Current YTD YEAR-TO-DATE Start Balance + Earned	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	1,598.11 20.72 27.60 50.68 88.00 9,891.21 FED	TAXABLE GROSS 853.40 12,742.74 IS 1.2 Payment T Check #000		65.29 2,389.42	ET PAY	TOTAL DEDUC 9 DISTRIBUTION	0.00 ,891.91		788.11 10,299.82
Life Supplemental Life Deduction LTD - Before Tax Parking - Basic - Pre-Tax TOTAL: TC Current YTD YEAR-TO-DATE Start Balance + Eamed - Taken	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	1,598.11 20.72 27.60 50.68 88.00 9,891.21 FED	TAXABLE GROSS 853.40 12,742.74 IS 1.2 Payment T Check #000	ype	65.29 2,389.42 NE Account	ET PAY	TOTAL DEDUC 9 DISTRIBUTION	0.00 ,891.91		788.11 10,299.82 Amount
Life Supplemental Life Deduction LTD - Before Tax Parking - Basic - Pre-Tax TOTAL: TCUTTENT YEAR-TO-DATE PTO H Start Balance + Earned	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	1,598.11 20.72 27.60 50.68 88.00 9,891.21 FED	TAXABLE GROSS 853.40 12,742.74 IS 1.2 Payment T Check #000	ype	65.29 2,389.42 NE Account	ET PAY	TOTAL DEDUC 9 DISTRIBUTION	0.00 ,891.91		788.11 10,299.82 Amount

MESSAGE: Payday is June 12th.

Pay Summary Case: 13-14070 Doc: 1 Filed: 09/10/13 Page: 46 of 47 Page 1 of 3



Integris Health 3300 NW Expressway Oklahoma City, OK 73112-4481 (405)949-4045

Employee Nbr:

800010379

Advice Nbr:

3889398

Name:

Betty J Horn

Period Start:

07/28/2013

Department:

1004345

Period End:

08/10/2013

Job Code:

1839

Advice Date:

08/16/2013

Earnings	Rate	Hours	Current	YTD
REGULAR EARNINGS	34.570000	80.000000	\$2,765.60	\$8,203.46
TRAINING				\$7,743.68
PAID PERSONAL LEAVE				\$93.34
EXTENDED ILLNESS ACCRUAL BANK				\$99.84
On Call Home Health				\$45.00
RN Per Visit				\$105.00
RN Start of Care, PHA				\$65.00

Deductions	Current	YTD
Fed Tax	\$232.71	\$1,405.36
FICA	\$195.04	\$1,174.86
OK Tax	\$88.00	\$531.00
IMPUTED LIFE INSURANCE	\$6.51	\$32.55
POST TAX BENEFITS	\$0.20	\$0.80
*PRE-TAX BENEFITS	\$222.62 /\	\$1,030.26
CENTER	1/20 1/3 100 - 101	\$35.19
WEIGHT WATCHERS AT WORK	1000	\$5.75

Current	Earnings:
Current	carrings.

\$2,765.60

YTD Deductions:

\$1,072.00

YTD Earnings:

\$16,355.32

YTD Taxes:

\$3,111.22

Current Net Pay:

\$2,027.03

YTD Net Pay:

\$12,172.10

^{*} This deduction reduces taxable Gross.

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University of Oklahoma HSC P.O.BOX 26901 Oklahoma City OK 73190			roup: EOM-Regular End 6 egin Date: 03/01/2013 dd Date: 03/31/2013	Of Month		Business Unit: OUH Check #: 00000 Check Date: 03/29	10000984751	
						TAX DATA:	Federal	OK State
Betty J Horn		ployee ID:	502166			Marital Status:	Single	Single
3120 NW15th St		partment:	COM350-Obstetrics and Gyneco	logy		Allowances:	2	2
Oklahoma City OK 73107-0001		cation:	Oklahoma City			Addl. Pct:		
ĺ		Title:	Nurse, Research Registered		İ	Addl. Amt:		
ĺ	Pay	/ Rate:	\$3,839.17 Monthly					1
		HOURS AND	D EARNINGS				TAXES	
		Curre		Y	TD		170100	
Description	Rate	Hou		Hours	Earnings	Description	Current	<u>YTD</u>
Regular Monthly Pay			3,484.79	416.00	9,391.21	Fed Withholdng	225.83	705.39
Paid Leave	22.149040	16.	00 354.38	80.00	1,771.91	Fed MED/EE	43.14	132.30
Medical Credit			714.52		2,143.56	Fed OASDI/EE	184.43	565.68
Dental Credit			20.32		60.96	OK Withholdng	83.00	259.00
Life Credit			5.18		15.54			
AD&D Credit			0.20		0.60			
Holiday Pay			0.00	16.00	354.39			
Incentive Earns-Other			0.00		200.00			
TOTAL:		16.		512.00	13,938.17	TOTAL:	536.40	1,662.37
BEFORE-TAX DEDU				DEDUCTIONS			YER PAID BENEFITS	L/TE
Description	Current	YTD	Description Communication	Curren			<u>Current</u> 2.85	<u>YTD</u> 16.05
Blue Lines HMO	1,270.80	3,812.40	Child AD&D Ins After Tax Spouse AD&D Ins After Tax	0.0 0.1				23.55
Alternate - Before Tax	190.86 33.16	572.58 99.48	Spouse AD&D Ins After Tax	0.1	2 0.30	401a Defined Contribu	tion 247.13	741.39
Vision Service Plan Before Tax	5.18	15.54				OTRS-Sheltered	412.67	1,255,11
Life Supplemental Life Deduction	6.90	20.70				OTKS-Shekered	412.07	1,233.11
AD&D - Before Tax	1.40	4,20						
LTD - Before Tax	12.67	38.01				1		
Supplemental Retirement Prgm	50.00	150.00						
Health Care Reimbursement	75.00	225.00						
OTRS-Sheltered	337.86	1,027.58						
Parking - Basic - Pre-Tax	22.00	66.00						
TOTAL:	2,005.83	6,031.49	TOTAL:	0.14	0.42	*TAXABLE		
	AL GROSS	FED T	AXABLE GROSS	TOTAL T	AXES	TOTAL DEDUCTION	NS .	NET PAY
Current	4,579.39	1001	2,586.76		536.40	2,005.		2,037.02
	13,938.17		7,946.28	1,	662.37	6,031.		6,243.89
	13,938.17							
YTD		ESI HOUDS	n		NET PA'	/ DISTRIBUTION		
YTD YEAR-TO-DATE PTO HO	URS	ESL HOURS				Account Number	<u> </u>	Amount
YEAR-TO-DATE PTO HO Start Balance	URS 43.3	0.2	Payment Type	751	Account Type Issue Chk	Account Number	er	Amount 2,037.02
YTD YEAR-TO-DATE PTO HO Start Balance + Earned	URS 43.3 54.0	0.2 0.0	Payment Type Check #000000000984	751	Account Type		er.	
YEAR-TO-DATE PTO HO Start Balance	URS 43.3	0.2	Payment Type Check #000000000984	751	Account Type		er.	

MESSAGE: Payday is March 29th. Remember to check your bank account on payday.